

UNITED STATES BANKRUPTCY COURT
NC EXEMPTIONS

In Re: _____)
James W Williams) Case No. _____
254 WinHaven St.) Chapter 13
Roxboro, NC 27573)

Dianne j Williams)
254 WinHaven St.)
Roxboro, NC 27573)
)
)
)
)
SS# xxx-xx-0015)
SS# xxx-xx-8046)
Debtor(s))

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on February 8, 2011 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of \$335.00 per month for a period of 36 months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

- The attorney for the Debtor will be paid the base fee of \$3,000.00. The Attorney has received \$100.00 from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Employment Security Commission	\$0.00
IRS	\$4,100.00
NC Dept. of Revenue	\$0.00
Person Co. Tax	\$0.00

IV. Secured Claims

1. Real Property Secured Claims

- a. None
- b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Nationstar Mortgage	Location: 254 WinHaven St., Roxboro NC 27573	NR	Y	\$1,144.28	\$0.00	D

2. Personal Property Secured Claims

- a. None
- b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secure d Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Citifinancial	1998 Nissan Altima 176k	\$3,750.00	N	\$1,899.01	\$0.00	\$120.00	0%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

- a. None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions Pay AP for 1 yr. on Citifinancial on vehicle.

- a. None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: February 8, 2011

/s/ Neil O'Toole

Neil O'Toole

Attorney for the Debtor

Address: **3100 Tower Blvd.**

PO Box 1109

Durham, NC 27702

Telephone: **919-479-6828**

State Bar No. **9393**

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SS# xxx-xx-0015)
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Case No. _____

**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Citifinancial
112 Hillsboro St.
Oxford, NC 27565-3212

CitiFinancial
Bankruptcy Dept.
PO Box 140489
Irving, TX 75014

Credit Bureau
PO Box 26140
Greensboro, NC 27402

Credit Financial Ser.
3800 Guess Rd.
Durham, NC 27705

CSRECS01
PO Box 1022
Wixom, MI 48393

Direct Merchants Bank
PO Box 5250
Carol Stream, IL 60197

DSNB/Macy's
9111 Duke Blvd.
Mason, OH 45040

Duke Private Diagnostic Clinic
P. O. Box 900002
Raleigh, NC 27675

Duke Private Diagnostic Clinic
P. O. Box 900002

Raleigh, NC 27675

Duke Univ. Hosp.
PO Box 91040
Durham, NC 27708

Duke Univ. Hosp.
PO Box 91040
Durham, NC 27708

Duke Univ. Hosp.
PO Box 91040
Durham, NC 27708

Durham Emergency Phy.
PO Box 15386
Durham, NC 27704

Durham Regional Hospital
3643 N.Roxboro Rd.
Durham, NC 27704-9988

Employment Security Commission
PO Box 26504
Raleigh, NC 27611

GEMB/Walmart
Bankruptcy Dept.
PO Box 103104
Roswell, GA 30076

IRS
PO Box 7346
Philadelphia, PA 19101-7346

JLW & Assoc.
1107 W. Main St., Ste. 201
Durham, NC 27701

JLW & Assoc.
1107 W. Main St., Ste. 201
Durham, NC 27701

Metabank/Fingerhut
6250 Ridgewood Rd.
Saint Cloud, MN 56303

Nationstar Mortgage
350 Highland Dr.
Lewisville, TX 75067

NC Dept. of Revenue
PO Box 1168
Raleigh, NC 27602-1168

NC Specialty Hospital
1110 W. Main St.
Durham, NC 27701-2029

NCO Financial
507 Prudential Rd.
Horsham, PA 19044

Neuse River Emerg. Phys.
PO Box 37730
Philadelphia, PA 19101

Person Co. Tax
PO Box 1701
Roxboro, NC 27573

Professional Recovery
2700 Meridian Pkwy. #200
Durham, NC 27713-2204

Retail Services
PO Box 15521

Wilmington, DE 19850

Revenue Cycle Solutions
3 Westbrook Corp.
Ste. 200
Westchester, IL 60154

Sears Card/Citibank
PO Box 6283
Sioux Falls, SD 57117

Tonya L. Urps
Bernhardt and Strawer, PA
5821 Fairview Rd., Ste. 100
Charlotte, NC 28209

West Asset Mgmt.
1000 F. North Travel
Sherman, TX 75090

WFCB
Bankruptcy Dept.
PO Box 183043
Columbus, OH 43218

WFNNB-Bankruptcy Dept.
PO Box 182125
Columbus, OH 43218

WFNNB/Dress Barn
P. O. Box 182273
Columbus, OH 43218

Date: February 8, 2011

/s/ Neil O'Toole

Neil O'Toole